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## **Claims**

ı	1. A method for a customer to anonymously purchase goods of
2	services from an on-line merchant, said method comprising the steps of:
3	a customer depositing cash with a depository, said depository being
4	independent of said customer such that the identity of said customer remains
5	anonymous, the depository issuing to the customer a serial number
6	corresponding to the amount of cash deposited therewith; and
7	submitting the serial number to the on-line merchant to purchase goods
8	or services, said on-line merchant and said depository being unable to identify
9	said customer during said purchase.
1	2. A method for a customer to anonymously purchase goods or
2	services from an on-line merchant, said method comprising the steps of:
3	a customer depositing an amount of monies with a seller, said seller
4	informing a server of the amount of monies received from said customer, said
5	customer, seller and server each being independent of each other such that the
6	identity of said customer remains anonymous;
7	said server issuing to said customer a serial number corresponding to
8	the amount of monies deposited with seller; and
9	said customer submitting the serial number to a on-line merchant to
10	purchase goods or services.

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- 3. The method of claim 2, further including the step of said server,
- 2 upon receipt of information from said seller of the amount of monies seller
- 3 received from said customer, electronically transfers an amount of monies from
- 4 an account of said seller to a second account.

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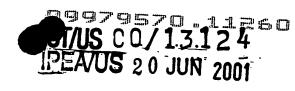
l	4. The method of claim 3, further including the step of said server
2	electronically transfers an amount of monies from said second account to an
3	account of said on-line merchant.
1	5. The method of claim 2, further including the step of said on-line
2	merchant, upon receipt of said serial number submitted by said customer,
3	transmits said serial number to said server for authentication.
1	6. The method of claim 2, wherein said amount of monies
2	deposited with said seller is in the form of cash.
1	7. A method according to claim 2, further including the step of
2	providing a computer readable form having the serial numbers corresponding
3	to the amount of funds deposited therewith disposed thereon.
1	8. A method for a customer to anonymously purchase goods o
2	services from an on-line merchant, said method comprising the steps of:
3	a customer depositing an amount of monies with a seller, said selle
4	informing a server of the amount of monies received from said customer;
5	said server issuing to said customer a serial number corresponding to

the amount of monies customer deposited with seller, said serial number

comprising information about said customer's age; and

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3	said customer submitting the serial number to an on-line merchant to
)	purchase goods or services.
l	9. A method for a customer to anonymously purchase goods or
2	services from an on-line merchant, said method comprising the steps of:
3	a customer depositing cash with a depository, the depository issuing to
1	the customer a serial number corresponding to the amount of cash deposited
5	therewith, said serial number comprising information about said customer's
5	age; and
7	submitting the serial number to the on-line merchant to purchase goods
8	or services.